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Incentive award program implementation system for debit card system -  
in which participants obtain products and services as awards from  
authorised merchants who are part of incentive award program, and  
communicate over credit/debit card network

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Number of Countries: 069 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
WO 9629668	A1	19960926	WO 96US3724	A	19960320	G06F-017/60	199644 B
AU 9653161	A	19961008	AU 9653161	A	19960320	G06F-017/60	199704

Priority Applications (No Type Date): US 95408690 A 19950321

Cited Patents: US 4941090; US 5025372; US 5287268

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
WO 9629668	A1	E	40			

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MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN

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AU 9653161 A Based on WO 9629668

Abstract (Basic): WO 9629668 A

The incentive award program system uses a number of debit cards (114), each of which are assigned to one participant, and each having a unique account number corresp to the participant's award account. A bank filter processor (116) accesses program data including data identifying the authorised account numbers of the participants, the authorised merchants and the balance in each participant's award account.

The filter processor (116) compares the program data to the card account number initiating the transaction, and the initiating merchant identification data regarding the amount of the initiated transaction. The filter processor generates validating data for the transaction when an authorising merchant using the account number of the participant having a sufficient balance in the participant's award account to cover the transaction, otherwise generates invalidating data.

USE - Implementing incentive award program for customer having participants

ADVANTAGE - Minimises need for paperwork to support transactions by which participants obtain rewards. Uses debit cards so that debit transactions at time of sale are transparent to merchants.

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Title Terms: AWARD; PROGRAM; IMPLEMENT; SYSTEM; DEBIT; CARD; SYSTEM;  
PARTICIPATING; OBTAIN; PRODUCT; SERVICE; AWARD; AUTHORISE; MERCHANT; PART  
; AWARD; PROGRAM; COMMUNICATE; CREDIT ; DEBIT; CARD; NETWORK

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